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ABSTRACT

This book is designed as a guide to existing and proposed higher education tuition financing plans. The first chapter looks at recent patterns in higher education financing and participation noting the rapid increase in tuition and other college costs and the corresponding changes in participation patterns. Chapter 2 examines tuition prepayments, guarantees, and savings plans and debates concerning the benefits to participants and who pays for the benefits. Specific programs reviewed include the University of Pennsylvania prepayment plan, the Duquesne University (Pennsylvania) tuition guarantee program, Michigan and Massachusetts state plans, federal savings incentives, and the CollegeSure Certificate of Deposit. Chapter 3 looks at longer term efforts to develop alternative forms of the traditional student aid programs of loans, grants, and work-study. This chapter treats alternative loan programs, assured access for low-income and minority students (e.g., the "I Have a Dream" plan), merit-based aid for needy students, and aid linked to community, public, or national service. Chapter 4 discusses the issues raised by the new financing plans, some methods for evaluating these proposals, and the appropriate objectives of public policy in the realm of financing higher education. An index to the book is included. (JB)

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